

**Information to identify the case:**

Debtor 1	<b>Fabricia Demelo</b>		Social Security number or ITIN xxx-xx-4370
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: <b>18-11555-SLM</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Fabricia Demelo  
aka Fabricia Chiovaro

7/7/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**Fabricia Demelo**  
**Debtor**

Case No. 18-11555-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 19

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db +Fabricia Demelo, 17 Oxford St, Montclair, NJ 07042-4964  
 cr +Series 2007-18CB Bayview Loan Servicing LLC, servi, P.O. Box 840, Buffalo, NY 14240-0840  
 cr +THE BANK OF NEW YORK MELLON, Aldridge Pite, LLP, 4375 Jutland Drive, Ste 200, PO Box 17933, San Diego, CA 92177-7921  
 cr +The Bank of New York Mellon fka The Bank of New Yo, P.O. Box 840, Buffalo, NY 14240-0840  
 517298012 Bank of New York Mellon, as Trustee for, PO Box 24330, Oklahoma City, OK 73124-0330  
 517298013 Bayview Loan Servicing, 4300 NW 19th St Ste 404, Doral, FL 33126  
 517298016 Ops 9, LLC, 5755 N Point Pkwy Ste 12, Alpharetta, GA 30022-1136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 23:49:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 23:49:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jul 08 2020 03:18:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 517298011 EDI: BECKLEE.COM Jul 08 2020 03:18:00 American Express Centurion Bank, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701  
 517438103 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 07 2020 23:49:49 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873  
 517298014 EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Capital One Bank USA, NA, Bankruptcy Department,, PO Box 30285, Salt Lake City, UT 84130-0285  
 517341764 +E-mail/Text: bankruptcy@cavps.com Jul 07 2020 23:49:40 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517437913 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 07 2020 23:53:29 LVNV Funding, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
 517298015 E-mail/PDF: bankruptcy@ncfsi.com Jul 07 2020 23:53:23 New Century Financial Services, 110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038  
 517298017 EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962  
 517321904 EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
 517299160 +EDI: RMSC.COM Jul 08 2020 03:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517341031\* American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517341797\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT2007-18CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Elizabeth L. Wassall on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT2007-18CB) ewassall@logs.com, njbankruptcynotifications@logs.com  
 Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com, lvala@rltlawfirm.com, rgraydos@rltlawfirm.com

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 19

Date Rcvd: Jul 07, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin [jlubetkin@rltlawfirm.com](mailto:jlubetkin@rltlawfirm.com), [NJ57@ecfcbis.com](mailto:NJ57@ecfcbis.com), [lvala@rltlawfirm.com](mailto:lvala@rltlawfirm.com), [rgaydos@rltlawfirm.com](mailto:rgaydos@rltlawfirm.com)  
Jill Manzo on behalf of Creditor Bayview Loan Servicing, LLC, as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT2007-18CB) [bankruptcy@feinsuch.com](mailto:bankruptcy@feinsuch.com)  
Joseph John Reilly on behalf of Debtor Fabricia Demelo [jreilly@mcablaw.com](mailto:jreilly@mcablaw.com), [mcabrera@mcablaw.com](mailto:mcabrera@mcablaw.com), [mcabecf@mcablaw.com](mailto:mcabecf@mcablaw.com)  
Mathew M. Cabrera on behalf of Debtor Fabricia Demelo [mcabecf@mcablaw.com](mailto:mcabecf@mcablaw.com), [G27084@notify.cincompass.com](mailto:G27084@notify.cincompass.com); [jreilly@mcablaw.com](mailto:jreilly@mcablaw.com)  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT2007-18CB) [rsolarz@kmlawgroup.com](mailto:rsolarz@kmlawgroup.com)  
Robert P. Saltzman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as trustee ( CWALT2007-18CB) c/o Bayview Loan Servicing LLC [dnj@pbslaw.org](mailto:dnj@pbslaw.org)  
Robert P. Saltzman on behalf of Creditor Series 2007-18CB Bayview Loan Servicing LLC, servicer for The Bank of New York as Trustee, for the Benefit of the Certificate Holders, CWALT, Inc., Alternative Loan Trust 2007-18CB Mortgage Pass-Through Certificates, [dnj@pbslaw.org](mailto:dnj@pbslaw.org)  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11